



## CHECKLIST OF REQUIRED DOCUMENTS

The following items, if applicable to you and/or your dependents, must be collected, notarized (as noted below), copied and sent with your retirement application in order for Ohio PERS to successfully process your request to collect your retirement benefits. Omission of these items will result in delay of benefit payments.

- Birth certificate(s) or other proof of date of birth for:
  - Member
  - Beneficiary(ies) for Joint Life and Multiple Life Plans
- Complete court order (if you are subject to a court order to designate a former spouse on your retirement benefit).

### This application might not be accepted and/or processed if:

- The application was not completed using ink - it must be completed in ink.
- The original application was not submitted together with all additional pages. (if applicable)
- The application has alterations and/or white outs.
- The application is not signed or notarized or was not signed the same day as it was notarized.

When you see the stop sign graphic you may have made a selection that does not require you to continue filling out any more information in that step. This is here to help you save time and effort. Follow the instructions associated with the graphic when applicable.



Please print legibly keeping input within the form entry box (one character per box) or bullet.

Fill in entry boxes like this: 

A	B	C		1	2	3
---	---	---	--	---	---	---

 Fill in bullet selections like this:  Female

### If you need additional help

If you have questions about your application or personal information changes you can visit [www.opers.org](http://www.opers.org) to access your account online or call 1-800-222-7377 and speak with a member services representative.

## STEP 1: Member Information

The information requested in this step is required and must be completed.

## STEP 2: Monthly Benefit Options

You can only select one plan of payment.

- **Single Life Plan**
- **Joint Life Plan** requires a whole percentage between 10-100%. You may select a percentage less than 10% if required by a court order to designate a former spouse.
- **Multiple Life Plan** requires whole percentages

You may make a one-time change to your monthly benefit at any time prior to issuance of your finalized monthly benefit or Partial Lump Sum Option Payment (PLOP); however, if you are subject to a court order, the provisions of the court order may affect your ability to change your plan of payment.

## STEP 3: Partial Lump Sum Option Payments [PLOP]

All sections within this step require a *single* selection. **You do not have to take the PLOP.** PLOP is fully taxable unless it is rolled over. Please review the Special Tax Notice Regarding OPERS Payments to ensure you understand what the impact of taking the PLOP is before completing this section.

If you roll over to multiple qualified accounts be sure to sign the attached piece of paper with the additional information on it. All information required on this form is also required for any additional qualified accounts you attach. Your PLOP can be directly rolled over to a Roth IRA. If you choose to directly roll over all or a portion of your PLOP to a Roth IRA, the entire amount will be included in your taxable income in the year received. You should consult your tax advisor if you are interested in rolling over all or a portion of your PLOP to a Roth IRA.

**STEP 4: Tax Withholding**

You may elect to withhold federal and/or state of Ohio income taxes from your monthly retirement benefit by completing questions 2-4. You may change your state and/or federal withholding amounts at any time.

The annuity payments you receive will be subject to federal income tax withholding unless you elect not to have withholding apply. Your election will remain in effect until you revoke it. You may revoke your election at any time, and you may change your election as often as you wish by completing a W-4P form (available on the OPERS website, www.opers.org). Your election will take effect as soon as administratively practicable. You may elect not to have withholding apply to your annuity payments by choosing Option 1 in Step 4. If you do not select Option 1 or Option 2 in Step 4, federal income tax will be withheld from your benefit payments using withholding rates applicable to a married individual claiming three withholding exemptions.

Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your annuity. If you elect no withholding from your benefit payments or if you do not have enough federal income tax withheld from your benefit payments, you may be responsible for payment of estimated tax. You may incur tax penalties under the estimated tax payment rules if your withholding and estimated tax payments are not sufficient. You may want to consult a tax advisor to determine if tax withholding on your benefit payments is appropriate.

The annuity payments you receive may be subject to Ohio state income tax. You may elect to have Ohio state income tax withheld, however if you elect to have Ohio state income tax withheld, such election will remain in effect until you revoke it. State income taxes are not withheld from the first benefit payment. If you are subject to Ohio state income tax and elect not to have it withheld, you will be liable for payment of Ohio state income tax on the taxable portion of your annuity. Penalties may apply for failure to withhold or make estimated payments to the state of Ohio. It is advised that you consult with a tax advisor regarding your specific tax situation.

**STEP 5: Member Banking Information for Monthly Benefit and PLOP**

Your monthly benefit payment and/or lump sum payment will be deposited directly into your bank account and **federal taxes will be withheld**. You will need to know your bank routing and account numbers. Valid routing numbers begin with a 0, 1, 2 or 3 only. They look like this on a check or deposit slip:



If you live outside the U.S., your monthly payment will be sent as a paper check to your home address.

**STEP 6: Beneficiary Information**

You must provide at least one beneficiary.

- **Joint Life Plan:** You may choose only one beneficiary.
- **Single Life or Multiple Life Plans:** Multiple beneficiaries may be designated. Two to four beneficiaries may be designated for the Multiple Life Plan, and you must allocate a whole percentage for each beneficiary. If you wish to list more than two beneficiaries for the Single Life or Multiple Life Plans, use a separate sheet of paper. Include all the information requested for each additional beneficiary. These additional pages must be signed and notarized and included with your application submission.

## **STEP 7: Other Service Information**

You must answer either yes or no in this step. **Do not answer both.**

Please indicate if you are in the process or plan to purchase service credit. All purchases must be completed prior to the issuance of your monthly benefit payment. The list of required documentation to purchase service credit is available at [www.opers.org](http://www.opers.org). If receiving a DROP, you will need to contact Ohio Police and Fire Pension Fund or Ohio Highway Patrol Retirement System.

## **STEP 8: Spousal Consent**

This step is only required if you are legally married at the time that you apply for retirement benefits. Your application will not be processed if:

- you are legally married and this section is not completed
- this step is not notarized
- the dates signed by your spouse and the notary do not match

## **STEP 9: Member Acknowledgment**

Your signature is required and must be witnessed by a notary. Your application will not be processed if:

- this step is not notarized
- the dates signed by you and the notary do not match



Ohio Public Employees Retirement System  
277 East Town Street, Columbus, Ohio 43215-4642

1-800-222-PERS (7377)  
[www.opers.org](http://www.opers.org)

(Revised 11/2016)